

ENDORSEMENT

Attached to and made a part of Policy/Certificate No. 053301047

In consideration of issuance, the Policy/Certificate is hereby amended and modified as follows:

THERE IS NO COVERAGE OR BENEFITS PROVIDED FOR LOSSES DUE TO ANY DISEASE AND/OR DISORDER OF THE HEART AND/OR CIRCULATORY SYSTEM ON WILLIAM V MEADOWS.

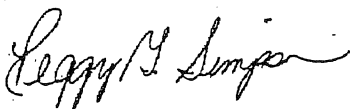
THERE IS NO COVERAGE OR BENEFITS PROVIDED FOR LOSSES DUE TO ANY DISORDER AND/OR DISEASES OF THE URINARY SYSTEM ON JEANIE L MEADOWS.

anything in said Policy/Certificate to the contrary notwithstanding. This Endorsement is effective on the Effective Date of the Policy/Certificate and shall expire concurrently with said Policy/Certificate unless otherwise terminated.

In Witness Whereof, MEGA LIFE AND HEALTH INSURANCE COMPANY has issued this Amendment to the Policy/Certificate.

APPLICANT SIGNATURE (if required)

DATE



SECRETARY



PRESIDENT

ME000105

